

What is claimed is:

- 1 1. A method, comprising:
  - 2 receiving an indication of at least one item that a customer is to purchase from a first merchant via a web site;
  - 4 providing, in response to the received indication, an offer for a benefit from a second merchant, the step of providing the offer being performed before the at least one item is purchased;
  - 7 receiving from the customer a response to the offer; and
  - 8 applying the benefit to the at least one item if the response indicates acceptance of the offer.
- 1 2. The method of claim 1, further comprising:
  - 2 receiving customer information.
- 1 3. The method of claim 2, in which the customer information comprises:
  - 2 a service that is provided to the customer.
- 1 4. The method of claim 2, in which the customer information comprises:
  - 2 a service provider that provides a service to the customer.
- 1 5. The method of claim 2, in which the step of providing an offer for a benefit from a second merchant comprises:
  - 3 selecting a merchant from a plurality of merchants based on the customer information received from the customer; and

5 providing an offer for a benefit from the selected merchant.

1 6. The method of claim 2, in which the step of providing an offer for a benefit from a  
2 second merchant comprises:

3 selecting the benefit based on the customer information received from the customer.

1 7. The method of claim 2, in which the step of receiving customer information  
2 comprises:

3 requesting that the customer provide customer information; and  
4 receiving, in response to the step of requesting, customer information from the  
5 customer.

1 8. The method of claim 7, in which the step of requesting that the customer provide  
2 customer information comprises:

3 transmitting to the customer at least one question to be answered.

1 9. The method of claim 8, in which the step of receiving customer information from the  
2 customer comprises:

3 receiving at least one answer to the at least one question.

1 10. The method of claim 2, further comprising:

2 verifying whether the customer information is accurate.

1 11. The method of claim 10, further comprising:

2 assessing a penalty against the customer if the customer information is not accurate.

- 1    12.    The method of claim 11, in which the step of assessing the penalty comprises:  
2                 canceling the benefit if the customer information is not accurate.
- 1    13.    The method of claim 11, in which the step of assessing the penalty comprises:  
2                 charging a penalty fee to the customer if the customer information is not accurate.
- 1    14.    The method of claim 10, in which the step of verifying is performed before the  
2   purchase is consummated. —
- 1    15.    The method of claim 2, in which the step of providing the offer is performed after the  
2   customer information is received.
- 1    16.    The method of claim 15, in which the step of providing the offer is performed based  
2   on the customer information. —
- 1    17.    The method of claim 1, further comprising:  
2                 receiving customer information from a party other than the customer.
- 1    18.    The method of claim 2, in which the step of receiving customer information  
2   comprises: —  
3                 receiving information regarding at least one of:  
4                         a location of the customer, and  
5                         an Internet address of the customer.
- 1    19.    The method of claim 1, in which the step of applying the benefit comprises:

2 reducing a price of the at least one item.

1 20. The method of claim 19, in which the step of reducing the price comprises:  
2 reducing the price of the at least one item by a predetermined amount.

1 21. The method of claim 20, in which the step of reducing the price comprises:  
2 reducing the price of the at least one item by a predetermined amount if the price of  
3 the at least one item is greater than the predetermined amount.

1 22. The method of claim 19, in which the step of reducing the price comprises:  
2 reducing the price of the at least one item by a predetermined percentage.

1 23. The method of claim 19, in which the step of reducing the price comprises:  
2 reducing the price of the at least one item to zero.

1 24. The method of claim 1, in which the step of applying the benefit comprises:  
2 selling the at least one item to the customer for a first price if the response indicates  
3 rejection of the offer; and  
4 selling the at least one item to the customer for a second price if the response indicates  
5 acceptance of the offer, the second price being less than the first price.

1 25. The method of claim 24, in which the second price is a predetermined amount less  
2 than the first price.

- 1    26.    The method of claim 25, in which the second price is a predetermined amount less  
2    than the first price if the first price is greater than the predetermined amount.
- 1    27.    The method of claim 24, in which the second price is a predetermined percentage less  
2    than the first price.
- 1    28.    The method of claim 1, in which the step of applying the benefit comprises:  
2         providing the at least one item to the customer without charge if the response  
3         indicates acceptance of the offer.
- 1    29.    The method of claim 1, further comprising:  
2         requesting that the customer participate in a transaction with the second merchant.
- 1    30.    The method of claim 29, in which the step of requesting that the customer participate  
2         in a transaction with the second merchant comprises:  
3         requesting that the customer initiate a service agreement with the second merchant.
- 1    31.    The method of claim 1, further comprising:  
2         receiving an indication of agreement to participate in a transaction with the second  
3         merchant.
- 1    32.    The method of claim 1, further comprising:  
2         facilitating a transaction with the second merchant.

1       33.     The method of claim 32, in which the step of facilitating the transaction with the  
2     second merchant comprises:

3                 determining a service provider that provides a service to the customer.

1       34.     The method of claim 33, in which the step of facilitating the transaction with the  
2     second merchant comprises:

3                 canceling a service agreement with the service provider.

1       35.     The method of claim 33, in which the step of facilitating the transaction with the  
2     second merchant comprises:

3                 initiating a new service agreement so that the service is provided by the second  
4     merchant.

1       36.     The method of claim 33, in which the step of determining a service provider that  
2     provides a service to the customer comprises:

3                 determining whether the service is provided by the second merchant.

1       37.     The method of claim 32, in which the step of facilitating the transaction with the  
2     second merchant comprises:

3                 switching providers of a service that is provided to the customer.

1       38.     The method of claim 37, in which the service comprises at least one of:

2                 telephone service,

3                 Internet service,

4                 banking services,

5 credit card account services,  
6 insurance service,  
7 securities trading service,  
8 satellite television service, and  
9 cable television service.

1 39. The method of claim 32, in which the step of facilitating the transaction with the  
2 second merchant comprises:  
3 initiating a new service agreement so that a service is provided to the customer.

1 40. The method of claim 39, in which the service comprises at least one of:  
2 telephone service,  
3 Internet service,  
4 banking services,  
5 credit card account services,  
6 insurance service,  
7 securities trading service,  
8 satellite television service, and  
9 cable television service.

1 41. The method of claim 1, in which the step of providing an offer is performed only if a  
2 price of the at least one item is greater than a predetermined threshold.

1 42. The method of claim 1, in which the step of providing an offer is performed only if a  
2 predetermined rule is satisfied.

1    43.    The method of claim 1, in which the step of providing an offer for a benefit from a  
2    second merchant comprises:

3                 providing a plurality of offers for benefits from at least one merchant.

1    44.    The method of claim 43, further comprising:

2                 receiving from the customer a selection of an offer of the plurality of offers.

1    45.    The method of claim 1, in which the step of providing an offer for a benefit from a  
2    second merchant comprises:

3                 selecting a merchant from a plurality of merchants; and

4                 providing an offer for a benefit from the selected merchant.

1    46.    The method of claim 1, in which the benefit is based on the at least one item.

1    47.    The method of claim 46, in which the benefit is based on a price of the at least one  
2    item.

1    48.    The method of claim 1, in which the step of providing an offer for a benefit from a  
2    second merchant comprises:

3                 selecting a benefit from a plurality of benefits based on the at least one item.

1    49.    The method of claim 1, further comprising:

2                 receiving an amount of payment from the second merchant if the response indicates  
3    acceptance of the offer.

1    50.    The method of claim 1, in which the benefit is based on the amount of payment.

1    51.    A method, comprising:

2            receiving an indication of at least one item that a customer is ready to purchase from a  
3            merchant via a web site, the at least one item having an associated total price;

4            providing, in response to the received indication, an offer for a subsidy, the step of  
5            providing the offer being performed before the item is purchased;

6            receiving from the customer a response to the offer; and

7            charging an amount that is less than the total price if the response indicates acceptance  
8            of the offer.

1    52.    The method of claim 51, in which the step of charging comprises:

2            charging an amount that is less than the total price to a credit card account of the  
3            customer.

1    53.    The method of claim 51, further comprising:

2            receiving payment from a second merchant if the response indicates acceptance of the  
3            offer.

1    54.    A method, comprising:

2            receiving an indication of at least one item that a customer is ready to purchase from a  
3            merchant via a web site, the at least one item having an associated total price;

4            providing, in response to the received indication, an offer for a reduction in the total  
5            price, the step of providing the offer being performed before the at least one item is  
6            purchased;

7 receiving from the customer an acceptance of the offer; and  
8 selling the at least one item to the customer for less than the total price.

1 55. A method, comprising:  
2 receiving an indication of at least one item that a customer is ready to purchase from a  
3 merchant via a web site, the at least one item having an associated total price;  
4 providing, in response to the indication, an offer for a subsidy from a second merchant  
5 in exchange for agreeing to perform a transaction with the second merchant, the step of  
6 providing the offer being performed before the at least one item is purchased;  
7 receiving from the customer an acceptance of the offer;  
8 facilitating the transaction with the second merchant;  
9 receiving a request to revoke the acceptance before the at least one item is purchased;  
10 and  
11 canceling the second transaction.

1 56. A method, comprising:  
2 receiving an indication of at least one item that a customer is ready to purchase from a  
3 merchant via a web site, the at least one item having an associated total price;  
4 providing, in response to the received indication, an offer for a reduction in the total  
5 price in exchange for applying for a credit card account with a credit card issuer, the step of  
6 providing the offer being performed before the at least one item is purchased;  
7 receiving, from the customer, an indication of willingness to apply for a credit card  
8 account; and  
9 selling the at least one item to the customer for less than the total price.

1       57.     The method of claim 56, in which the step of receiving, from the customer, an  
2     indication of willingness to apply for a credit card account comprises:

3              receiving, from the customer, information for use in applying for a credit card  
4     account.

1       58.     The method of claim 57, further comprising:

2              transmitting to the customer a form for receiving information for use in applying for a  
3     credit card account.

1       59.     The method of claim 56, further comprising:

2              determining whether the customer already has a credit card account with the credit  
3     card issuer.

1       60.     The method of claim 59, in which the step of providing the offer is only performed if  
2     it is determined that the customer does not already have a credit card account with the credit  
3     card issuer.

1       61.     A method, comprising:

2              receiving an indication that a customer is willing to make a purchase from a first  
3     merchant;

4              receiving customer information;

5              transmitting, in response to the indication, customer information to a second  
6     merchant;

7              receiving, from the second merchant, a description of a subsidy;

8           providing an offer for the subsidy from the second merchant, the step of providing the  
9       offer being performed before the purchase is consummated;  
10          receiving a response to the offer; and  
11          applying the subsidy to the purchase if the response indicates acceptance of the offer.

1       62.   A method, comprising:  
2           generating an interface for allowing a customer to access a web site that permits  
3       purchases from a first merchant, the interface including a button;  
4           receiving a first indication that a customer is willing to make a purchase from a first  
5       merchant;  
6           activating the button in response to receiving the indication;  
7           receiving a signal that the customer has clicked the button;  
8           providing, in response to the received signal, an offer for a subsidy from a second  
9       merchant, the step of providing the offer being performed before the purchase is  
10      consummated;  
11          receiving from the customer a response to the offer; and  
12          applying the subsidy to the purchase if the response indicates acceptance of the offer.

1       63.   A method, comprising:  
2           receiving an indication of at least one item that a customer is ready to purchase from a  
3       merchant via a web site, the at least one item having an associated total price;  
4           providing, in response to the received indication, an offer for a reduction in the total  
5       price in exchange for applying for a credit card account with a credit card issuer, the step of  
6       providing the offer being performed before the at least one item is purchased;

7 receiving, from the customer, an indication of willingness to apply for a credit card  
8 account;

9 selling the at least one item to the customer for less than the total price; and  
10 charging the credit card issuer for an amount of payment.

1    64. The method of claim 1, in which the step of selling comprises:

2                selling the at least one item to the customer for an amount that is based on a

3                difference between the total price and the amount of payment charged to the credit card

4                issuer.